

WELCOME TO CLEVER CARE ELECTRICAL

Definitions for Electrics Cover

Electrical emergency and breakdown: any emergency relating to your domestic electrical wiring either failing to work or becoming unsuitable for use.

Domestic electrical wiring: This relates to your home's permanent 240-volt electrical system that supplies electrical power around the property, including light switches, wall sockets, light bulb sockets, fuse boxes and isolation switches. It also includes the system in any garages, greenhouses, detached outbuildings, as well as non-permanent structures on your property that lie beyond (but not including) the supply meter from your electrical company.

If you live in a flat, this does not cover problems in areas for which you have no responsibility. This includes communal areas, such as staircases.

What is Covered?

This covers you for any electrical emergency and domestic electrical wiring breakdown. Included is cover for permanent damage caused by power cuts.

Examples of claims covered

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| <ul style="list-style-type: none"> • Circuits losing power • Electrical wiring failure caused by a DIY accident • Shower unit wiring failure • Failure of garden or security lighting • Wiring failure connected to the property for these appliances: <ol style="list-style-type: none"> 1. Smoke detectors and burglar alarms 2. Electrical gates, garage doors and doorbells 3. Units supplying air conditioning | <ul style="list-style-type: none"> • Light bulb socket failure • Fuse box breakdown • Broken or failed electrical switches • Domestic electrical wiring becoming permanently damaged by a power cut • Failure of immersion heater wiring • Immersion heater breakdown |
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What isn't covered? (see also the general exclusions)

This list encompasses what isn't covered by this particular product. You may have another product under this agreement that does cover your issue. Check your agreement schedule to find out more.

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| <ul style="list-style-type: none"> • Non-permanent damage from a power cut • Resetting circuit breakers when that is easily achievable by you • Wiring or electrics buried beneath the ground, outside of the property • Appliances and the wiring that comes with them. This includes kettles, washing machines, and any electrics or wiring on a cooker beyond the isolation switch | <ul style="list-style-type: none"> • Wiring that doesn't belong to the permanent 240-volt electrical supply system. This could be from satellite dishes, TV aerials, landline telephones, central heating controls and similar • Any electrical maintenance task that is conducted regularly, including: <ol style="list-style-type: none"> 1. Replacement of lighting, including bulbs, fluorescent tubes and decorative fittings 2. Adjustment of heating controls or Economy 7 timer switches 3. Changing fuses in plugs • A full rewiring of your home • Shower units • Repairs or replacements for wiring encased in lead or rubber • Any additional electrical heater, fixed or portable, as well as efficiency management systems • Any electrical repair that would cause a breach of current regulations relating to electrical wiring and electrical safety standard BS7671:2008 - Requirements for Electrical Installations (incorporating amendment 3:2015). |
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